Thursday, September 18, 2008 ★★ 6 sections / Vol. 23 / No. 285 P18

"Wow Mali": Robbers steal fake cell phones from Makati shop METRO / A19

RP investors cheer Fed's extension of lifeline to AIG BUSINESS / B1

Thaksin in-law is new Thai PM WORLD / A22



GMA is going to New York after all, to address UN NEWS / A5

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS



PRESIDENT Arroyo presents her midyear report to the business community at the Philippine Economic Briefing on Wednesday.

# BSP: Local banks safe

## ₱5 trillion in assets dwarf exposure to Lehman

By Michelle V. Remo, Dona Z. Pazzibugan and Elizabeth Lacson-Sanchez

NOT TO WORRY.

Government regulators yesterday allayed fears of a spillover of the global financial crisis to the Philippines, assuring the public that the banking and the insurance industries in the country are secure from similar threats.



RP'S 7TH-LARGEST LENDER BANK RCBC assures depositors it has set aside P90M for possible losses from its P1.4-B Lehman exposure.

BSP GOVERNOR / A11

**AMERICAN INSURANCE GROUP: Fast Facts**



## US gov't lends AIG $85B to avert its fall

NEW YORK—THE FEDERAL Reserve has forged an extraordinary $85-billion rescue of insurance giant American International Group Inc. (AIG), offering a respite from two days of chaos in the American financial system.

US GOV'T / A16

## MILF joins search for 2 abducted aid workers

By Julie S. Alipala

Inquirer Mindanao

MILF JOINS / A11

## Ro-Ro used in illegal trade in wild animals

By TJ Burgonio

RO-RO / A6

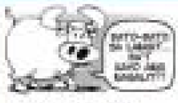
## US crisis could cut RP growth, tax take

By Michelle V. Remo and Christine O. Avendaño

US CRISIS / A11

## AIG rescue fails to lift gloom in world stock markets

AIG RESCUE / A10



## Debate on RH bill turns nasty

By Christian V. Esguerra

DEBATE / A17

## 'Green' home to rise in Bulusan

By Charles E. Buban

GREEN / A8



AL GORE-PROUD HABITAT This is the eco-friendly house that Filipina-Australian Edith Gupas-Dome is building in her hometown in Bulusan, Sorsogon.

## High court affirms 4 libel convictions

By Jerome Aning

HIGH COURT / A6

WEATHER FORECAST

# Second FRONT PAGE

SUERTRES

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15 17 18 19 24 43

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# Villar foes no-show at Senate

## But Pimentel, Lacson, et al. deny boycott



EMPTY SEATS at the Senate suggest a boycott, but Pimentel says it's not.

SENATORS IN THE MINORITY bloc were a no-show in yesterday's session, sparking speculation that they staged a boycott to protest the majority bloc's refusal to investigate Senate President Manuel Villar for his involvement in the double insertion of a P200 million allocation for the C-5 road extension project.



# 'A crime was prevented'

## P4-B item in DAR's budget questioned

# Rice prices pulled down by high stocks, weak demand

HANOI—VIETNAM'S PADDY prices have fallen nearly five percent in the past week on the back of weak export demand and abundant supplies in the top rice-growing provinces of the Mekong river delta, traders said on Wednesday.

Vietnam projects rice exports this year of 4.5 million to 4.8 million tonnes, putting it on track to be the world's second-largest rice exporter, up from third place in 2007, after Thailand and India, when it shipped 4.5 million tonnes.

However, traders expected prices to stay stable at current levels as some exporters were in talks with foreign buyers for shipment to Africa and the Middle East this week.

"Vietnamese rice is now about $100 per tonne cheaper than Thai rice of the same grade, and that's a big advantage to lure buyers from Africa," a trader in Ho Chi Minh City said.

The 5-percent broken rice was now being offered at about $580 to $590 a tonne, free-on-board basis, compared to more than $600 to $700 a tonne in neighboring Thailand, he said.

This week, four vessels were loading a combined 45,850 tonnes of rice for the Philippines and Africa at Saigon Port, and five more had left with 27,750 tonnes of the grain for the Philippines, industry reports show. *Reuters*

# Can't tell child soldiers in combat, says AFP

# ANOTHER SOMALIA PIRACY

# 2 Pinoys in hijacked ship

By Cynthia D. Balana

Crew is safe

Spate of hijackings





LUPUS AWARENESS



## THE DAILY GOSPEL

## 60 new additions to Smart schools



## Corrections

UN GENERAL ASSEMBLY ADDRESS

# GMA going to New York after all

PRESIDENT MACAPAGAL-ARROYO is pushing through with her trip to New York next week to speak in the 63rd United Nations General Assembly and meet with global leaders.

The announcement made yesterday by Press Secretary Jesus Dureza sparked panic among members of Foreign Visit Secretariat, Media Accreditation and Relations Office, and Malacañang Press Corps due to time constraints.

The global assembly officially opened on Sept. 16, but high level debate begins on Sept. 23 with the impasse over reforming the UN Security Council and worsening global poverty as the most pressing issues.

"President Gloria Macapagal-Arroyo has decided to proceed with her planned visit to New York to attend the High-Level Debate of the 63rd United Nations General Assembly and for other high-level meetings with global leaders," said the Press Secretary.

He said the last-minute decision of President Arroyo to push through with the trip was due to "strong recommendations" of Foreign Secretary Alberto Romulo and Philippine Permanent Representative to the UN Hilario Davide Jr.

The duo had convinced the Chief Executive that attending the UN assembly "is the national interest," said Dureza.

Quoting Romulo and Davide, Dureza said that Ms Arroyo's presence was vital because "the world body will address urgent issues, especially the global poverty and hunger situation, as well as the achievement of the Millennium Development Goals (MDGs), whose resolution is of primary concern to developing countries including the Philippines."

## Signal honor for the country

He said the two had strongly recommended that the push through with the trip since bilateral meetings had been set and "that it is signal honor for the country to have our President address a very important assembly."

Dureza disclosed Ms Arroyo's change of heart in a hastily convened news briefing in the Makati Shangri-La hotel just before the start of the mid-year Philippine Economic Briefing.

Dureza's announcement came as a surprise to reporters and concerned Malacañang employees who were asked two weeks ago to stop preparations, including securing a US visa, UN accreditation and making travel arrangements.

It was Dureza who announced on Sept. 4 that the President had cancelled her UN trip because of "pressing matters" following the scrapping of peace talks with the Moro Islamic Liberation Front which renewed tensions in troubled provinces of Mindanao.

Asked about these pressing matters yesterday Dureza said: "The magnitude of any problem that would prevent a President from leaving has never been in such scale that would prevent her from leaving."

Ms Arroyo is tentatively scheduled to leave on Sunday in time for her speech before the General Assembly on Sept. 23.

She will be the fourth leader to speak on the Philippine progress in fulfilling the MDGs.

"This is a rare honor accorded to the Philippines. The participation of the President on this day speaking alongside other world leaders, will be a positive reflection on the country," Dureza said.

"The President will be able to put forward Philippine views on key international issues, and to highlight Philippine progress before the international community. This will both allow the Philippines to be heard in multilateral diplomacy to address global concerns, and reinforce international confidence in the Philippines, supportive of national development efforts," he said. *Michael Lim Ubac*





**RAILWAY BRIDGE REHAB** Vice President Noli de Castro, concurrent chair of the Housing and Urban Development Coordinating Council, discusses with (from left) National Housing Authority (NHA) General Manager Federico Laxa, Philippine National Railway (PNR) General Manager Jose Cortez, PNR Engineer Edgardo Romero and Pacific Civil Works Project Manager the rehabilitation of a PNR bridge in Pandacan, Manila. The bridge rehabilitation is part of the national railway improvement program, according to the Office of the Vice President in a statement. The NHA turned over cleared portions of the Manila railway to PNR last Friday.

# ISANG BUKAS NA LIHAM
# PARA KAY PANGULONG GLORIA MACAPAGAL-ARROYO
# NA AGARANG PASIMULAN ANG BULACAN BULK WATER SUPPLY PROJECT (BBWSP)

Kaming mga kumakatawan sa mamamayan ng Lalawigan ng Bulacan ay nagkakaisang dumudulog sa inyo mahal na Pangulo upang hilingin ang inyong suporta na maitaguyod ang Bulacan Bulk Water Supply Project (BBWSP) para sa kabutihan at kapakanan ng milyong Bulakenyo ngayon at ng susunod pang henerasyon.

Matapos po na maidulog ng bawat sektor ang proyektong ito sa inyo mahal na Pangulo, ngayon ay sama-sama naming iniaapel na maipatupad ang kasunduang nilagdaan noong Disyembre 2007 sa pagitan ng Metropolitan Waterworks and Sewerage System (MWSS) at Pamahalaang Panlalawigan ng Bulacan. Ang MOA ay naglalayong agad mahatid ang malinis na tubig mula sa Angat Dam sa unang sampung bayan sa lalawigan. Ang kasunduang ito ay walang bahid na kinukuwestyon at tiyak na sagot sa suliraning pangkapaligiran at pangkalusugan. Gayundin, maihahatid nito ang tubig sa sambahayan sa halagang higit na kakayanin ng mamamayan.

Mahal na Pangulo, huwag po ninyong hayaan na ang pagbabago sa pamunuan ng mga ahensiyang may kinalaman sa BBWSP ay makaapekto sa pagpapatupad nito. Ang konsepto ng anumang pagbabago sa organisasyon ay hindi dapat sumasalungat sa isang legal na kasunduan at makaapekto sa ikabubuti ng mamamayan.

Nasa amin na po ang karapatang gamitin ang tubig mula sa Angat Dam na matagal na naming inaasam. Bakit hindi pa maipalang ang nakikita naming mabuti sa aming kapakanan? Kami po ang may hawak ng Water Rights at sa inyong patnubay ay aming gagamitin sa paraang tiyak na makabubuti sa amin. Sa aming paniniwala na ito rin ang kaunlarang inyong ninanais para sa amin. Iiwas po ninyo kami aming mahal na Pangulo sa mga balakid sa sanhi ng pansariling interes at makitid na pang-unawa.

Mahaba na po ang pinagdaanan ng proyektong ito. Mahaba na rin po ang aming pinaghintay. Sa paglakad ng mahabang panahon ay umikot naman ang ating paghahanda upang matiyak ang suplay ng malinis na tubig at mapangalagaan ang kapakanan naming mga Bulakenyo.

Sa iyong kamay aming Pangulo nakasalalay ang katuparan ng aming pangarap.

Lubos na gumagalang,

DONATO B. MARCOS
Nanunungkulang Pangulo, Mayor's League

JONJON R. MENDOZA
Punong Lalawigan

OLIVER M. ANDRES
Pangulo, Vice Mayor's League
of San Jose del Monte City

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Kinatawan, Lone District
of San Jose del Monte City

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Kinatawan, Ikalawang Distrito

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Pangulo, SK Provincial Federation

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of Bulacan (CMCB)

REV. JOHN JOSEPH LEO CASTILLO
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Council of Bulacan

REV. RAMIL CASTILLO
Director, Arise Intercessors Arise and
K4Phil Prayer Movement-Bulacan

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Pangulo, Bulacan Chamber of Commerce

SOATLE Ong
President, Bulacan Commercial
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DR. ELISA VILLANUEVA
Pangulo, Association of Municipal
and City Health Officers

B/B. EM FAJARDO
Chair, Panlalawigang Komisyon
ng Kababaihan sa Bulacan

ATTY. JACINTO S. JOSE, JR.
Chairman/CEO, Cooperative
Rural Bank of Bulacan

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General Manager, Obando Water District

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Obando Water District

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General Manager,
Marilao Water District

# Nograles forms task force to lobby for bills in Senate

By Christian V. Esguerra

SPEAKER PROSPERO NOGRALES yesterday created a lobby group of House members to urge their counterparts in the Senate to approve measures passed in the lower chamber.

Called "House ambassadors to the Senate," the group will specifically work on the passage of 74 national bills and 508 local measures earlier approved on third reading in the House of Representatives.

"The task force should continuously coordinate with the Senate secretariat or even with the senators themselves to facilitate positive action on measures that support the government's socio-economic, fiscal and food security programs," Nograles said in a statement.

The task force is ostensibly the speaker's response to a nagging reality in a bicameral set-up wherein bills could not be passed without the concurrence of both chambers.

Former Speaker Jose de Venecia, an advocate of a unicameral legislature, had been vocal on the Senate's supposed ineptitude on measures previously approved by the House.

Many of these bills later turned out to be local in concern, such as those seeking to change the names of streets and buildings.

The bills included in the new task force's list are the "National Environmental Awareness Act of 2008," the bill "strengthening Adult Education Program for Workers and Employees," and the measure "Expanding the Prohibited Acts of Discrimination Against Women on Account of Sex."

Also on the list are the "Magna Carta for Homeowners' Associations," the "Department of Information and Communications Technology Act," the "Renewable Energy Act of 2008," the "Act Creating the National Commission on Muslim Filipinos," and the "Open High School System Act."

Of the 508 local bills in the list, 169 were for the creation of new high schools around the country and infrastructure projects for "national food security and productivity," according to Nograles.

Tapped to join the lobby group are Representatives Rodolfo Albano III of Isabela, Eduardo Gullas of Cebu, and Eduardo Zialcita of Parañaque.

# Ro-Ro ferries used in illegal trade in wild animals

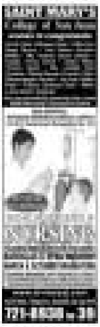
# High court allows Vigan court trial of PDI editors for libel

# High court upholds libel conviction of tabloid owner, journalists

# 'Green' retirement home to rise in Bulusan, Sorsogon



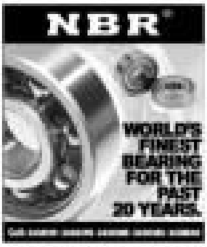

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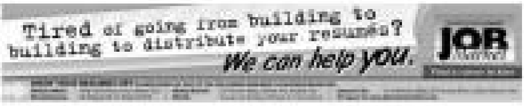

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JOB

# Worried investor liquidates mutual fund placement

'Effects negligible'



WATCHING, WAITING

# AIG rescue fails to lift gloom in world stock markets

## Timeline of recent financial tumult on Wall Street

More issues

Choppy trade in Europe

'Running out of steam'

# US gov't lends giant insurer AIG $85B to avert its collapse

To stop wholesale collapse

80-percent equity stake

Complex credit derivatives

Global impact

Barclays deal

Prized investment management

Shotgun wedding

'Too enormous for Americans'

'This isn't 9/11'

# BSP governor declares local banks safe

From page A1

said, "as only "0.3 to 0.4 percent" of the total assets of the local industry is exposed to the collapse of the 158-year-old investment bank, he said.

In absolute terms, this translates to P[illegible] billion or about $[illegible] million at the prevailing exchange rate. This is a small fraction of the banking industry's P5.[illegible]-trillion asset base.

### Banks with Lehman exposure

Among the banks in the country that have exposure to Lehman are Banco de Oro and Metropolitan Bank and Trust Co.

Banco de Oro and Metrobank on Monday said they had put up loss provisions totaling $94 million for their exposure to products sold by Lehman and its affiliates.

Banco De Oro (BDO), the country's second-largest bank, was the first one to file a disclosure to the Philippine Stock Exchange, saying it had set aside P3.6 billion ($80 million) as a buffer to its investment exposure to Lehman, but did not say how its total exposure was.

"Despite these provisions, BDO still expects to post a reasonable net income for the year," the bank said.

The country's biggest bank, Metrobank also reported that it had already put up $14 million in provisions for its exposure to Lehman bonds in the amount of $26.4 million.

### Other banks

Other Philippine banks have come forward to declare the extent of risks they face in the wake of the subprime debt crisis in the United States after the collapse of Lehman and Bank of America's takeover of Merrill Lynch.

Rizal Commercial Banking Corp. (RCBC) said in a disclosure to the Philippine Stock Exchange yesterday that it was allocating P980 million (about $20.8 million) for its $39-million (P1.4 billion) investment in "structured products" linked to Philippine bonds and issued by Lehman.

A structured product is a financial instrument tailor fitted to a specific investor need. It refers to a generally prepackaged investment which is based on derivatives, such as a single security, a basket of securities, options, indices, commodities, debt issuance and foreign currencies.

State-owned Development Bank of the Philippines also has a very small exposure to Lehman's financial products, its president Reynaldo David said in a phone interview from abroad with the Inquirer.

Security Bank Corp., for its part, said it did not have any direct or indirect exposure to Lehman but it had an exposure of $10 million (about P460 million) to Merrill Lynch.

Five other major banks—Bank of the Philippine Islands, China Banking Corp., Union Bank of the Philippines, Philippine Savings Bank of the Metrobank Group and state-led Land Bank of the Philippines said they were in no danger from the financial troubles of Lehman or the Bank of America's buyout of Merrill Lynch because they have no exposure to products of both financial giants.

Tetangco said the banking industry's assets had been growing steadily over the years to its present size from below P4 trillion in 2005.

He also noted that the BSP was ready to help any bank that would suffer from liquidity problems through its existing loan windows.

### Insurance firms

Insurance Commissioner Eduardo Malinis also assured as to the strength of insurance companies in the country.

Malinis said investments of insurance companies in the Philippines were placed mostly in Philippine government securities. Only a small portion of their investments are placed in risky investments offshore.

Insurance firms in the country are adequately capitalized, as the Insurance Code sets limits to the investment instruments that insurance companies can be exposed to, he said.

"The crisis in the United States is not seen to substantially affect our insurance industry. Investments of the insurance companies are mostly in domestic instruments," Malinis said in a telephone interview.

### Sun Life

Sun Life Financial Philippines yesterday said that it had no exposure to Lehman.



TETANGCO: Exposure is minimal.

In a statement, the local unit of the Canadian insurance giant said it "remains stable and secure and continues business as usual."

"The majority of SLF Philippines' life, pre-need and mutual fund assets are invested locally," the company said. "SLFP has a long heritage in the Philippines ... and currently provides over 1.1 million Filipinos with products and services to help them meet their financial needs."

Sun Life Financial Philippines' parent firm, Toronto-based Sun Life Financial Inc., announced that globally it held Lehman bond securities worth 334 million Canadian dollars at par value.

"This represents less than 0.4 percent of the group's invested assets," the company said.

"Globally Sun Life is in a solid financial position, and maintains financial strength ratings which are among the highest of all insurers in North America," it said. "Sun Life has a strong balance sheet and is well-capitalized beyond minimum requirements."

### Philamlife

American International Group Inc. (AIG), the parent firm of Philippine American Life and General Insurance Co. (Philamlife), yesterday said that its life insurance, general insurance and retirement services businesses, including its Asian operations, "continue to operate normally and remain adequately capitalized and fully capable of meeting their obligations to policyholders."

"AIG continues to pursue alternatives to increase short-term liquidity in the parent company," the company said.

"These plans do not include any effort to reduce the capital at any of its subsidiaries or to tap into Asian operations for liquidity," the statement said.

"The insurance policies written by AIG companies are direct obligations of its regulated subsidiary insurance companies around the world.

### No effect on RCBC income

In a text message to the Inquirer, RCBC president Lorenzo Tan said the bank had "$30-million counterparty risk on credit-linked notes to RoP (Republic of the Philippines) cash bonds. We have reallocated our excess provisions. There would be no effect on our income or capital."

Albert Zosa, RCBC executive vice president, said the bank's provisions would come from its excess reserves and would ensure that any possible markdown from the Lehman exposure would have been properly and fully provided for.

"This will have no adverse effect on RCBC's capital base which is at P27.4 billion," Tan said.

The bank has a capital adequacy ratio or capital against risky assets of 20.97 percent as of June 30, well above the 10-percent cap of the central bank. RCBC share price yesterday was unchanged at P16.

### Security Bank Corp.

"While the current uncertainty in the global financial markets are a point of concern, Security Bank Corp. has significantly improved its asset quality indices over the last few years," said [illegible], Security Bank chief financial officer.

Based on its disclosure of interim financial statements as of June 2008, Security Bank reported an exceptional nonperforming loans ratio of 1.4 percent and nonperforming loans cover of 200 percent or over P4 billion in provisions against bad loans, he said.

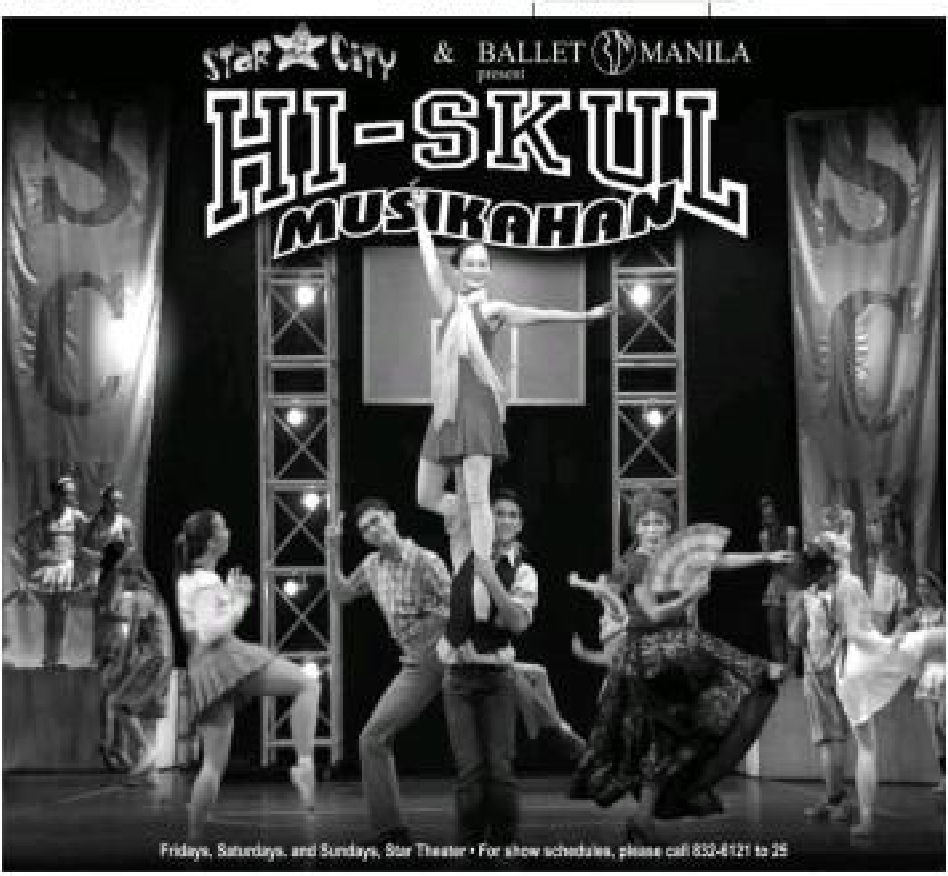
"It would be premature to start panicking. We are quite confident of the credit of Bank of America, and it's not much of a concern to us now.

### Stocks

Metrobank said there would be no real impact on its income targets despite the recent Lehman's collapse. Metrobank also has a P[illegible]-billion exposure to a subsidiary of Lehman.

BDO shares dropped 4.5 percent to close at P31.50 yesterday while Metrobank shares slipped 3 percent to P33. *With a report from Doris Dumlao*





INQUIRER

# Opinion

## The limits of bailouts

EDITORIAL




## 'Heal yourself'

VIEWPOINT



*Juan L. Mercado*

## Rich and generous

FOREIGN COMMENT

*The Press of Atlantic City (Pleasantville, New Jersey)*

## Lost generation

THERE'S THE RUB



*Conrado de Quiros*

# Jittery about who's next

## Political Tidbits



*Belinda Olivarez-Cunanan*

# Her story

## Young Blood

*Sonny T. Tolentino III*

# A day at a factory

## Human Face



*Ma. Ceres P. Doyo*

# Penny wise and pound foolish

## The Long View



*Manuel L. Quezon III*

## Notice to Youngblood contributors

## They Said

### Callous

# Judiciary's independence also in question

LETTERS

# Moros 'last Filipinos standing' against foreign invaders

# Weak evidence dictated Nur's release—MNLF

# For a change, let's jail country's real enemies



# Floods worsen Cotabato gov't woes

## Execs deal with displaced villagers, war refugees

COTABATO CITY—CONTINUOUS RAINS THE past week triggered flash floods here that forced the evacuation of over 20,000 city residents to safe grounds, disaster officials said.

[illegible]

### Bishop's announcement

[illegible]

### Hands full

[illegible]

## Farmers to march on Palace for disputed land

[illegible]

## Sacked quarry workers demand Panlilio resignation

[illegible]



[illegible caption]

## To gov's foes, Dabu abusive; to Among Ed, she's honest

[illegible]

## Population exec clings to hope for RH bill

[illegible]



[illegible caption]

### Open minds

[illegible]

### Push

[illegible]

## Traders say thanks to soldiers, give them food supplies

[illegible]

INQUIRER Southern Luzon

# 'Shabu' syndicates shift to ephedrine



## Church, Naga disagree on Peñafrancia street parties

### Ready-to-sell sachets

### What's next?






# US crisis could cut RP growth, tax take

# MILF joins search for 2 abducted aid workers



# Debate on RH bill turns nasty between pro and anti groups



## *EU backs controversial population bill in House*




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beside the RCBC Plaza.
For inquiries about our special payment plans, call us now at
856-4220, 856-4221 or Call# 0915-3137408.
MEGAWORLD

A plus METRO

# Robbers' loot: Dummy phones, cameras

## Armed masked men in bullet-proof vests, helmets ransack Makati store

By DJ Yap

IT LOOKED LIKE THE PERFECT CRIME, WITH EVERYTHING GOING according to plan.

[illegible]



BUYER'S DILEMMA

[illegible]



# 4 Quezon City firms cited in LLDA shame awards



WATER MAN

## Agency to look into use of water in golf courses

METROBRIEFS

### Case of suicide?

### Classes suspended

### Murder trial nears end

## Returning resident found dead of stab wounds in van



A POLICEMAN looks at the body of ...

## A reformed CA?

ON TARGET





## 'Wrong suspect killed in shootout'

### DID YOU KNOW

Republic of the Philippines
# Supreme Court
Manila

EN BANC

A.M. No. 08-8-7-SC

## THE RULE OF PROCEDURE FOR SMALL CLAIMS CASES

# RESOLUTION

Acting on the recommendation of the Chairperson, Technical Working Group, Committee on Revision of the Rules of Court, submitting for the consideration and approval of the Court the proposed "The Rule of Procedure for Small Claims Cases," the Court Resolved to **APPROVE** the same.

This Rule shall take effect on October 1, 2008 following its publication in two (2) newspapers of general circulation.

September 9, 2008

REYNATO S. PUNO
Chief Justice

LEONARDO A. QUISUMBING
Associate Justice

CONSUELO YNARES-SANTIAGO
Associate Justice

(on official leave)
ANTONIO T. CARPIO
Associate Justice

MA. ALICIA AUSTRIA-MARTINEZ
Associate Justice

RENATO C. CORONA
Associate Justice

CONCHITA CARPIO MORALES
Associate Justice

ADOLFO S. AZCUNA
Associate Justice

DANTE O. TINGA
Associate Justice

MINITA V. CHICO-NAZARIO
Associate Justice

PRESBITERO J. VELASCO, JR.
Associate Justice

ANTONIO EDUARDO B. NACHURA
Associate Justice

RUBEN T. REYES
Associate Justice

TERESITA J. LEONARDO-DE CASTRO
Associate Justice

ARTURO D. BRION
Associate Justice

## RULE OF PROCEDURE FOR SMALL CLAIMS CASES

SECTION 1. *Title.* — This Rule shall be known as "The Rule of Procedure for Small Claims Cases."

SEC. 2. *Scope.* — [illegible]

SEC. 3. *Definition of Terms.* — For purposes of this Rule:

(a) Plaintiff [illegible]

(b) Defendant [illegible]

(c) Person [illegible]

(d) Individual is a natural person;

(e) Motion [illegible]

(f) Good cause [illegible]

(g) Affidavit [illegible]

SEC. 4. *Applicability.* — [illegible]

These claims or demands may be:

(a) For money owed under any of the following:

1. Contract of Lease;
2. Contract of Loan;
3. Contract of Services;
4. Contract of Sale; or
5. Contract of Mortgage;

(b) For damages arising from any of the following:

1. Fault or negligence;
2. Quasi-contract; or
3. Contract;

(c) The enforcement of a barangay amicable settlement or an arbitration award involving a money claim [illegible]

SEC. 5. *Commencement of Small Claims Action.* — [illegible]

No formal pleading, other than the Statement of Claim described in this Rule, is necessary to initiate a small claims action.

SEC. 6. *Joinder of Claims.* — [illegible]

SEC. 7. *Affidavits.* — [illegible]

[illegible]

SEC. 8. *Payment of Filing Fees.* — [illegible]

[illegible]

SEC. 9. *Dismissal of the Claim.* — [illegible]

SEC. 10. *Summons and Notice of Hearing.* — [illegible]

[illegible]

[illegible]

SEC. 11. *Response.* — [illegible]

SEC. 12. *Effect of Failure to File Response.* — [illegible]

SEC. 13. *Counterclaims Within the Coverage of this Rule.* — [illegible]

[illegible]

SEC. 14. *Prohibited Pleadings and Motions.* — The following pleadings, motions, or petitions shall not be allowed in the cases covered by this Rule:

(a) Motion to dismiss the complaint except on the ground of lack of jurisdiction;
(b) Motion for a bill of particulars;
(c) Motion for new trial, or for reconsideration of a judgment, or for reopening of trial;
(d) Petition for relief from judgment;
(e) Motion for extension of time to file pleadings, affidavits, or any other paper;
(f) Memoranda;
(g) Petition for certiorari, mandamus, or prohibition against any interlocutory order issued by the court;
(h) Motion to declare the defendant in default;
(i) Dilatory motions for postponement;
(j) Reply;
(k) Third-party complaints; and
(l) Interventions.

SEC. 15. *Availability of Forms; Assistance by Court Personnel.* — [illegible]

SEC. 16. *Appearance.* — [illegible]

SEC. 17. *Appearance of Attorneys Not Allowed.* — [illegible]

[illegible]

SEC. 18. *Non-appearance of Parties.* — [illegible]

[illegible]

[illegible]

SEC. 19. *Postponement When Allowed.* — [illegible]

SEC. 20. *Duty of the Court.* — [illegible]

SEC. 21. *Judicial Dispute Resolution.* — [illegible]

SEC. 22. *Failure of JDR.* — [illegible]

[illegible]

SEC. 23. *Decision.* — [illegible]

The decision shall be final and unappealable.

SEC. 24. *Execution.* — [illegible]

SEC. 25. *Applicability of the Rules of Civil Procedure.* — [illegible]

SEC. 26. *Effectivity.* — [illegible]

# The WORLD

## WORLDBRIEFS

### Car bomb attack on US Embassy

### Fingers crossed, Petraeus leaves

### China's manned space mission set

### UN hands over body of soldier

# Thaksin's in-law is new Thai PM

### Final tally

### Small step

### Political baggage



# Fear, confusion, anger over toxic milk scandal in China



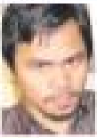
## Badawi may step down earlier than planned



BADAWI. Embattled

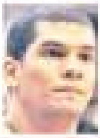
# Palin pick pushes US women's group to back Obama

WHAT'S INSIDE



Pacman meets Arum, begins training camp /A24

# SPORTS



Stars welcome marquee UAAP duel /A25



# JRU tabs No. 2 seed; Mapua No. 4

By Cedelf P. Tupas

JOSE RIZAL U RAN CIRCLES AROUND A SURPRISINGLY listless Letran squad for an emphatic 69-53 victory yesterday that clinched for the Bombers the second twice-to-beat in the NCAA Final Four at the Cuneta Astrodome in Pasay City.

# PNP unit picks up, questions Lion Ekwe

By Cedelf P. Tupas



# Laguna opens defense of BST qualifying leg title

# Riviera rules Fed League for 3rd time



# Pacman meets Arum, begins training camp



ARUM

## SPORTSWATCH

### TRS goes to Subic

### Champions join derby

# Beermen debut versus tall Qataris

# *Xavier sweeps Cosaa tourney*

# Big turnout for Macapagal's birthday

# Smart/Petron taekwondo championships lure 1,500



# So, Laylo keep title bids alive

By Roy Luarca



# Stars welcome marquee duel

## Baby Tams to face Eaglets

By Jasmine W. Payo

## Boxing crimes: Report to the President

BARE EYE



Recah Trinidad

# Slingers tab Vergara as Castro sub

By Jasmine W. Payo

# *Annual RP Golf Show opens shop tomorrow*

# Manila junior shuttlers bag bronze

By Marc Anthony Reyes



# SPORTS



RYDER CUP

# US better off minus Tiger?



WOODS

# PNP...

From page A1

# Italian training for Phone Pals

By Musong R. Castillo

# JRU tabs No. 2 slot ...

From page B23

# Que, Pucay eye World Cup slot

IN THIS ISSUE

- **US crisis opens door of opportunity for RP** /B3
- **High fertilizer cost adds pressure on inflation** /B6

# Business

PESO-DOLLAR RATE

# Peso rises to 47.08:$1, stocks up 1.46%




STOCKBROKERS monitor prices at the Philippine Stock Exchange in Makati, as they brace for the after effects of the US financial crisis.

## Investors cheer US Fed's $85-B rescue of AIG

LOCAL FINANCIAL MARKETS YESTERDAY RECUperated from Tuesday's bloodbath as reports of an $85-billion emergency loan by the US government to financial giant American Investment Group brought a glimmer of hope to Wall Street and the rest of global markets.

## Gov't posts ₱1.7-B budget surplus



TEVES

## RP rethinks $750-M borrowing program

### LEHMAN CREDITORS



# Nihao subsidiary acquires right to mine for nickel in Zambales

[illegible]

## A fear to remember

BREAKTIME



*Conrado R. Banal III*

[illegible]

## PSE sets sights on trade in commodities

[illegible]

## PLDT to expand satellite network

[illegible]

## Philippine Stock Exchange

[illegible]

## Currencies

[illegible]

# US crisis opens door of opportunity for RP

## Favila sees investors seeking safer haven

By Abigail L. Ho

## Gov't . . .

From page B1

## Peso rises . . .

From page B1

# BUSINESS

# High fertilizer cost adds pressure on inflation

## Prices of this farm input rose by 38-80%

By Amy R. Remo

SOARING FERTILIZER PRICES will put additional pressure on consumers who are already reeling from a 17-year high inflation, according to a study by the National Statistical Coordination Board. [illegible]

## DENR move backed

THE CHAMBER OF MINES OF THE PHILIPPINES welcomed moves of the Department of Environment and Natural Resources [illegible]

Amy Remo

## Transco to be turned over to concessionaire in Nov.

By Abigail L. Ho

STATE-RUN NATIONAL TRANSMISSION Corp. is expected to be transferred to private concessionaire National Grid Corporation of the Philippines in November. [illegible]

## Philex ships ₱788M worth of copper, gold to Japan

LISTED FIRM PHILEX MINING CORP. YESterday said it had shipped to Japan ₱788 million worth of copper and gold from its mining operations in Benguet. [illegible]

Amy Remo

## PAL increases flights to Bangkok

By Riza T. Olchondra

PHILIPPINE AIRLINES WILL BE FLYING twice daily to Bangkok starting Dec. 2. [illegible]

# LIFESTYLE Food

Editor: Thelma Sioson San Juan




# Fab chef's spicy story

What do KC Concepcion and The Beatles have in common?

By Alex Y. Vergara

When people behind the movie of KC Concepcion and Richard Gutierrez asked Marvyn Whitfield if they could shoot some scenes at Sophia's, his Mediterranean restaurant at the Filinvest in Alabang, the British chef didn't think twice.

Having had the likes of Ringo Starr, Mary Quant, Ossie Clark, Oliver Reed and other famous Londoners as regular guests in his first establishment in London in the late '60s, an exclusive club that charged a hefty membership fee, the British-born Whitfield knows only too well the protocol of "the buzz."

"I just made sure I got reimbursed the money I wouldn't make by not opening for three days," he says. "They left the place as it was and I got to cook for them, including Annabelle Rama and her others, every night."

Despite the fact that Sophia's opened fairly recently, the restaurant named after Whitfield's late mother has been attracting a diverse and sizable clientele, including politicians and celebrities.

But Whitfield who, in his "previous life," also worked with the late Brian Epstein, The Beatles' shrewd and flamboyant manager, knows well enough to give these famous people enough room to savor their food (and drinks) in peace.

"That's why I left all my mementos in London," he says. "I didn't think they were important. Some of them, including a guitar signed by George Harrison, are with my children from my first marriage."

Pressed to name famous regulars, for instance, he declines to go on record.

FAB/C2




CHEF Marvyn Whitfield and wife Jesie

# From pasta to Thai food

THIS IS THE FOODIE (ALONE or with company) who makes an unobtrusive entrance into an eating place, be it a fine-dining restaurant, a full-service eatery or a food-chain outlet.

## THE QUIET DINER

### RESTOS AT A GLANCE

The place is surveyed with a keen eye, initially noting its overall appearance (clean, bright, customer-friendly?), then finds a seat (led by a staff), choosing one not so far off, but away from the food station and the loo, possibly facing the entrance, to see who comes and goes.

Seated, he or she examines the menu as to what suits the moment's craving, the pocket and the time that can be spent eating. Here is one Quiet Diner's impression of four restaurants.

**Old Spaghetti House**

We visited the outlet on the ground floor of Filinvest Festival Mall in Alabang, facing the Main Side Parking area (tel. 8500000). There are other outlets in Makati, Eastwood Village and Quezon City off the ABS-CBN complex.

- The dining area. Enough light but could be brighter. The long table against the wall can be divided to accommodate different groups. An ideal place for families with young ones. Music plays, but does not drown out conversation.
- The staff is fair-mannered, would rate 7 on a scale of 10.
- Service. Average. If ordering the special dessert, do it at the start of the meal, because some items take as long as 30 minutes to arrive.
- Suggested meal. Start with the lasagna; the dollop of cheese on top makes it a mouth-watering ...

FROM PASTA/C2

# Fab chef's spicy story



GRILLED tiger prawn



FOUR cheese and Amatriciana pizza

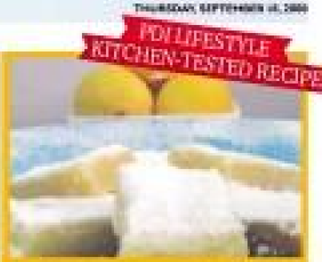
## Improvising

## Meaning in life

## Music biz

## Rehab

PDI LIFESTYLE KITCHEN-TESTED RECIPE



# Easy-to-make lemon bars

By Norma Chikiamco
Contributor




### Crubkitchen Lemon Bars

### TIPS

# From pasta to Thai food

### Rowena's Tarts and Café

# Guess who cooked dinner

COUNTRY COOKING



Micky Fenix

## Too many cooks didn't spoil this broth

### Casa Blanca

### Cooking together



THE CHEFS worked in the home of Dr. Nabeitha Pelaez Golez

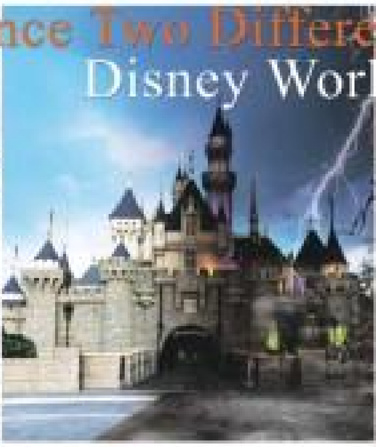
# Survival cooking



# Experience Two Different Disney Worlds In One Day!



Have a fantastic and spine-tingling holiday with your loved ones this upcoming holiday season and join the Halloween festivities in Hong Kong Disneyland starting on September 26 to November 1, 2008. Not only can you see and take pictures with Disney classic characters like Mickey, Minnie, Donald Duck, Snow White and many others, but also enjoy every moment to the fullest in this wonderful world.



### WHERE DREAMS COME TRUE

### Disney on Parade





### Jungle River Cruise

### Autopia



### WHERE FUN, FEAR & LAUGHTER RESIDE

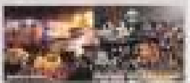


### Demon Jungle

### Glow-In-The-Park Parade

### Space Mountain – Ghost Galaxy

### Haunted Buffet & Halloween Special Merchandise



**GARFIELD** BY JIM DAVIS




**A. LIPIN** BY JESS ABRERA




**TULDOK**



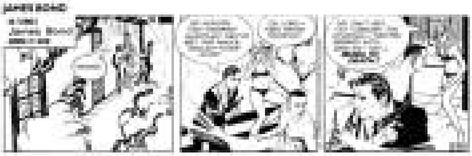
**PUGAD BABOY** BY PM JUNIOR



**DIVINE COMEDY**



**JAMES BOND**



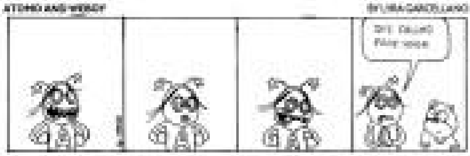
**DICK TRACY**



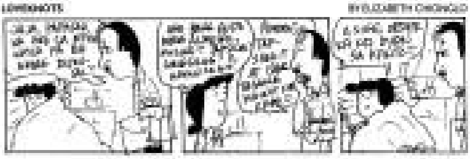
**BABY BLUES** BY JERRY SCOTT



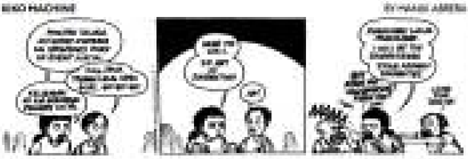
**ATOMO AND WEBZY**



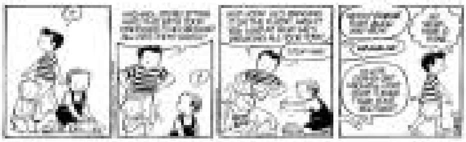
**LOVENOTES**



**KIKO MACHINE** BY MANIX ABRERA

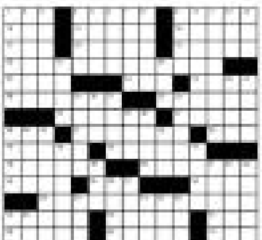


**BEN** BY DANIEL SHELTON



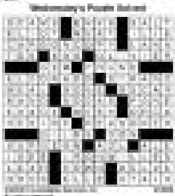
## DAILY CROSSWORD

ACROSS



DOWN

Wednesday's Puzzle Solved



## HOROSCOPE

BY FRANCES DRAKE

## CONCEPTIS SU DOKU

**Conceptis Sudoku** By Dave Green

|  |  |  |  |  |  |  |  |  |
|---|---|---|---|---|---|---|---|---|
|  |  | 1 |  |  |  |  |  |  |
|  |  | 6 |  | 5 | 2 | 9 |  |  |
|  | 3 |  |  |  |  |  | 2 | 8 |
|  | 5 |  | 8 |  | 6 |  |  |  |
|  | 6 |  |  | 7 |  |  | 3 |  |
|  |  |  | 3 |  | 4 |  | 6 |  |
| 9 | 8 |  |  |  |  |  | 7 |  |
|  |  | 2 | 1 | 3 |  | 4 |  |  |
|  |  |  |  |  |  | 5 |  |  |

Difficulty Level ★★★

**HOW TO PLAY SU DOKU**

Fill the grid so that every column, every row and every 3x3 box contains the digits 1 to 9.
Tips and program at www.sudoku.com

Answer to previous puzzle

|  |  |  |  |  |  |  |  |  |
|---|---|---|---|---|---|---|---|---|
| 2 | 9 | 3 | 8 | 5 | 1 | 4 | 6 | 7 |
| 6 | 4 | 7 | 9 | 2 | 3 | 5 | 1 | 8 |
| 5 | 1 | 8 | 6 | 7 | 4 | 2 | 3 | 9 |
| 7 | 5 | 1 | 3 | 6 | 2 | 8 | 9 | 4 |
| 9 | 6 | 2 | 7 | 4 | 8 | 3 | 5 | 1 |
| 3 | 8 | 4 | 1 | 9 | 5 | 7 | 2 | 6 |
| 1 | 7 | [illegible] | 4 | 3 | 9 | 6 | 8 | 2 |
| 8 | 2 | 6 | 5 | 1 | 7 | 9 | 4 | 3 |
| 4 | 3 | 9 | 2 | 8 | 6 | 1 | 7 | 5 |

# Succulent braised beef lamb

DINING OUT

WITH ITS RICH, SEASONED AND DISTINCTIVE flavors, the Braised Beef Lamb with Gremolata at Basilico's Restaurant is only priced P500. Braised in tomato for three hours, and simmered in vinaigrette before it is rendered with bolillos, the lamb is then served with mashed potatoes. Don't forget to take the gremolata with every slice of the lamb to experience the fullness of the taste of this superb delicacy. Basilico's Restaurant is located at Forbes Town Center, Rizal Drive, Bonifacio Global City. Call 856-1143 to 45.



**STUFFED PORKCHOPS**
Sharon 'N Eggs offers Stuffed Porkchops. It also serves Asian Rice Plates, pastas, sandwiches, French toasts, wraps, pancakes, waffles, steaks, lunch and dinner baskets, omelets and scrambles, salads, soup, appetizers and desserts. Sharon 'N Eggs branches are located at CSB Building in Tomas Morato, Quezon City (tel. 3763074), G/F Glorietta 4 (tel. 8102797), Ayala Circle in Eastwood City (tel. 9111773) and TriNoma Mall, North Triangle, Quezon City (tel. 9013460).



**COBB SALAD**
Chowdaddy's Crab House and American Grill (The Lodge, 4/L Shangri-La Plaza Mall Ortigas, tel. 6366877 and 8th Bonifacio High Street, Taguig, tel. 8561783) offers Cobb Salad.

## Flavors of Italy

Savor the flavors of Italy with the pasta brand, Spinola, until Sept. 24, at Makati Shangri-La's Red. Learn techniques from master chefs as they share some of their recipes in classes, followed by a four-course lunch menu on Sept. 19 to 22. Call 813-8888 ext. 7580 / 7500 840-8888.

## Fine foie gras

This September, experience the flavors of foie gras at The Fireplace of Hyatt Hotel and Casino. Enjoy dishes like Terrine of Rougie Foie Gras with Sauternes Jelly, Chartreuse Salad and Brioche Melba Toast, Sautéed Goose Liver with Balsamic Glazed Strawberries and Organic Greens, and Roasted Rougie Duck Breast on Braised Red Cabbage with Seared Duck Liver in Orange Jus. Call 336-1234.

## Antipasti buffet

Mi Piace of The Peninsula Manila presents Ciascrte e Gusti antipasti festival until Sept. 28. Feast on vegetables done in different ways, salads, cured meats, cheeses with traditional accompaniments, salads, seafood and soup. Call 887-3788 extensions 6797 and 6798.

## Flavors of Mexico

Mandarin Oriental Manila presents Viva Mexico until Sept. 28 at Paseo Uno. The festival features Cheese Empanadas, Slow-Roasted Pork Claro, Tortilla Soup, Chicken Enchiladas, Cooked with Sugar and Cinnamon and Coated Macaroons. Call 750-8888 ext. 2411 / 2412.

## Dinner exclusives

The Fishmonda Grill serves up Dinner Exclusives this September. Dishes include Prawn Salad Ponzu, Pan Seared Tuna Steak, Roasted Lamb Chops and White Chocolate Flan. Call 890-6018 830 7777 ext. 3400.

## Treat for kids

Kids eat for free at Old Swiss Inn. Kids can choose from Kindermenu which offers daily Bacon Burgers, Ham French Toast, Chicken Little Fingers, Hawaiian Toast, Spaghetti with Meatballs and Spaghetti Alfredo. Visit Old Swiss Inn at The Garden Plaza Hotel and Suites, 1030 Belen St., Paco Manila (521-3003 / 526-2739 / 522-4895 loc 115 / 8/F, Somerset Olympia, Makati Avenue cor. Sto. Tomas St., Makati City (818-8251 / 818-8288 / 813-1810 loc 811 to 812); and 24-Hour Autoposts Lounge, Commerce Avenue cor. Madrigal Avenue, Ayala Alabang (809-7226).



## Caramel flan icekimo

Caramel Flan Icekimo from Icebergs has leche flan, macapuno balls, ube, fresh ripe mangoes and a scoop of vanilla ice cream, topped with cherry and caramel sauce. Also worth trying are Halo-Halo with Bizarre Delights, Melon Strawberry Mango Con Hielo, Super Mais Con Hielo and Saba Langka Con Hielo. Available too are Parfaits, Fondues, Splits, Floats, Milk Shakes and Fruit Shakes. They go perfect with Icebergs' own fresh treats and rice meals like Palabok Special, Mexican Tacos, Creamy Beef Lasagna, Beefy Burgers, Crazy Fish Fillet, Spicy Pork Chops, Korean Beef BBQ and Mango Salpicado. Icebergs is at Tomas Aves, QC, SM City North Edsa, SM Mall of Asia, SM City Fairview, Glorietta 3, Ayala Center, Trinoma, Starbase Alabang, Promenade, Metrowalk Ortigas Center, Harbour Square CCP Complex, Festival Center Mall, Pavilion Mall, Bien Laguna and Robinsons Place, Ermita. Also visit Icebergs' Cubiertas Bob Ice Cream Diner at San Miguel by the Bay and Icebergs' Chocolate Spoon Ice Cream Café at Robinsons Manila Midtown.






**AUTHENTIC KOREAN CUISINE**
Korean restaurant at Westgate Center offers Bulgogi, Japchae, Beef Stew, Chicken Barbecue, Beef Barbecue and Pork Barbecue. Appetizers and dessert come free of charge. Located at Westgate Center, Filinvest Corporate City, Alabang, Muntinlupa City. Korean is open daily 11 a.m. - 10 p.m. Call 771-1189 to 90.



## Refurbished resto, rooms

Holiday Inn Clark recently opened its newly renovated Mequeni Restaurant & Deli, as well as refurbished rooms to serve its guests and patrons better with the signature Pampanga flair and hospitality.

Mequeni offers the ultimate dining experience with its unique open-line kitchen concept, complete with Asian and Western stations, cold and hot island sections to provide guests with the freshest ingredients cooked before them for their pleasure.

Conceptualized by renowned designer, Noel Reinhardt, the restaurant allows one to dine indoors in a classy old Kapampangan mansion setting or enjoy al fresco dining by the garden or poolside.

A recipient of the Philippine Tatler's Best Restaurant Award for exceptional cuisine and service, Mequeni offers a wide variety of appetizers, salads, soups, pastas and noodles, pizzas and other mouth-watering courses in breakfast, lunch and dinner buffets.

You can cap your dining experience with a wide array of cakes, cookies, sandwiches and pastries at the Mequeni Deli, or toast the good times with premium wines and spirits. Call (02) 845-1888 or (045) 599-8000.

# Learn Mexican cooking

IN CONJUNCTION WITH MANDARIN ORIENTAL, Manila's ongoing "Sabor Mexicano" Food Festival at Paseo Uno, guest chef Fernando Pablo from Mandarin Oriental Riviera Maya, Mexico, conducts a special cooking class on Saturday, Sept. 20, 9:30 a.m., at The Tivoli.

The recipes will learn how to create Mahi-mahi ceviche Acapulco style with corn tortilla chips, Red snapper with roasted chayote and pumpkin flower soup and Cajeta brulee, a popular Mexican dessert.

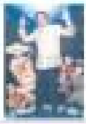
The same three-course menu will be served for lunch. As added treat, a light Mexican breakfast will be served consisting of huevos rancheros, conchas, black beans and horchata, while taking Chef Fernando's lecture. Participation in the cooking class is P5,500, inclusive of breakfast, lunch and a special souvenir.

To register for the class, call 750-8888 through ext. 2501 or through Paseo Uno or The Tivoli.


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Anathai
Celebrates 20 years!!!
Dine in groups of 4 & get a 20% DISCOUNT
off your total bill. (Lunch only)
Other promos and discounts may not apply.
RATINGS


My latest designs.
Their latest design.

# ENTERTAINMENT



**Edu's latest**

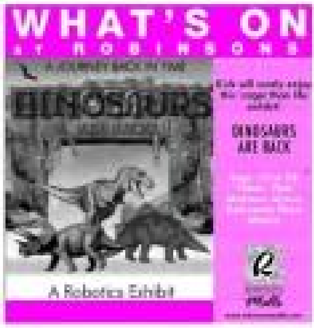



# The intentional tourist






There was a winding walk, long but very pretty, lined with wild flowers and fruit trees









## Apo anniversary concert

## Sponge Cola live






# Nickelodeon's Kids Choice Awards set

Kid Fit

## M M T A MOVIE GUIDE

NOW SHOWING

Walter Mart

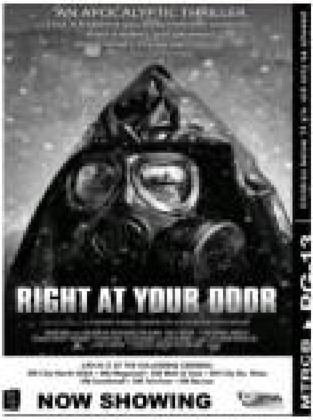


## At the Cinemas

| | | | | |
|---|---|---|---|---|
| GLORIETTA 1 | 1 100 FEET | 2 BANGKOK DANGEROUS | 3 I.T.A.L.Y. | 4 HELLBOY 2 |
| GLORIETTA 4 | 1 RIGHTEOUS KILL | 2 HELLBOY 2 | 3 BANGKOK DANGEROUS | |
| | 4 STEPBROTHERS | 5 100 FEET | 6 I.T.A.L.Y. | 7 BABYLON A.D. |
| GREENBELT 1 | 1 I.T.A.L.Y. | 2 BANGKOK DANGEROUS | | |
| GREENBELT 3 | 1 HELLBOY 2 | 2 BANGKOK DANGEROUS | | |
| | 3 STEP BROTHERS | 4 100 FEET | 5 RIGHTEOUS KILL | |
| ALABANG TOWN CENTER | 1 BANGKOK DANGEROUS | 2 I.T.A.L.Y. | | |
| | 3 100 FEET | 4 HELLBOY 2 | 5 RIGHTEOUS KILL | |
| AYALA CENTER CEBU | 1 BANGKOK DANGEROUS | 2 RIGHTEOUS KILL | 3 I.T.A.L.Y. | 4 [illegible] |
| MARKET! MARKET! | 1 I.T.A.L.Y. | 2 FOR THE FIRST TIME | | |
| | 3 HELLBOY 2 | 4 BANGKOK DANGEROUS | 5 100 FEET | |
| TRINOMA | 1 I.T.A.L.Y. | 2 100 FEET | 3 HELLBOY 2 | 4 RIGHTEOUS KILL |
| | 5 FOR THE FIRST TIME | 6 BABYLON A.D. | 7 BANGKOK DANGEROUS | |

## At the Malls

| | |
|---|---|
| Glorietta | DOUBLE MIDNIGHT MADNESS September 12 - 14 |
| Greenbelt | SHOPPING SPREE AT GREENBELT |
| Alabang Town Center | A Limited Engagement: Marked Down Designer Labels |
| Ayala Center Cebu | |
| Market! Market! | GLOBEVOLUTION |
| Cinemalaya | |
| Ayala Museum | |
| TriNoma | PHILIPPINE RETAILERS ASSOCIATION JOB FAIR |




# The intentional tourist

From page D1






Gen. Qian Dajun, or Chien Ta-chun, one character depicted in another tourist site, is my husband's great-granddad

## Souvenir store

## Bob's great grandpa

## Day well-spent

